

Form elsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-14541-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns  
408 NE 6th Street  
Unit 413  
Fort Lauderdale, FL 33304

Naoko Stearns  
408 NE 6th Street  
Unit 413  
Fort Lauderdale, FL 33304

Social Security No.:

xxx-xx-7433

xxx-xx-2771

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 8, 2025 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 7, 2025

JAN: pbf

Jeanne Naughton  
Clerk

In re:  
Scott D Stearns  
Naoko Stearns  
Debtors

Case No. 20-14541-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Aug 07, 2025

Form ID: clsnodsc

Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2025:

Recip ID	Recipient Name and Address
db	#+ Scott D Stearns, 408 NE 6th Street, Unit 413, Fort Lauderdale, FL 33304-6408
jdb	#+ Naoko Stearns, 408 NE 6th Street, Unit 413, Fort Lauderdale, FL 33304-6408

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 07 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 07 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Date Rcvd: Aug 07, 2025

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Total Noticed: 4

Albert Russo

docs@russotrustee.com

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on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor SWBC MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Justin M Gillman

on behalf of Joint Debtor Naoko Stearns ecf@gillmancapone.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Debtor Scott D Stearns ecf@gillmancapone.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor SWBC Mortgage Corporation mlicker@hinshawlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9